

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
U.S. Bank National Association, as Trustee for
Adjustable Rate Mortgage Trust 2005-2, Adjustable Rate
Mortgage-Backed Pass-Through Certificates, Series
2005-2

In Re:
Linda Suppa

Debtor.



Order Filed on October 15,
2019 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Case No.: 19-16879 SLM

Adv. No.:

Hearing Date: 9/25/19 @ 10:00 a.m..

Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: October 15, 2019

A handwritten signature in cursive script, reading "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Linda Suppa

Case No: 19-16879 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee for Adjustable Rate Mortgage Trust 2005-2, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2005-2, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 28 Underwood Road, Montville, NJ 07045, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David E. Sklar, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 17, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2019 through September 2019 for a total post-petition default of \$19,665.70 (5 @ \$3,933.14); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$7,866.28 to be received no later than September 30, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$11,799.42 will be paid over three months by Debtor remitting \$3,933.14 per month, which additional payments shall begin on October 1, 2019 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Linda Suppa
Debtor

Case No. 19-16879-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2019.

db +Linda Suppa, 28 Underwood Road, Montville, NJ 07045-9325

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2019 at the address(es) listed below:

David E. Sklar on behalf of Debtor Linda Suppa dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com;lleon@scura.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for
Adjustable Rate Mortgage Trust 2005-2, Adjustable Rate Mortgage-Backed Pass Through Certificates,
Series 2005-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee for
Adjustable Rate Mortgage Trust 2005-2, Adjustable Rate Mortgage-Backed Pass Through Certificates,
Series 2005-2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5